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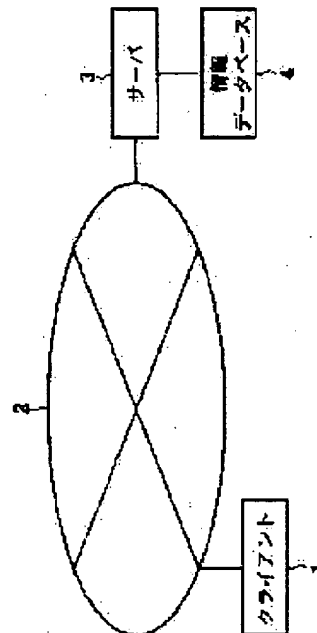
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(54) FIRM BANKING SERVICE METHOD

(57)Abstract:

PROBLEM TO BE SOLVED: To obtain an firm banking method which can provide interesting information services for every customers by taking new information out of a storage device based on a user ID used for personal identification and sending it to a client and visually outputting the sent new information on the client.

SOLUTION: When a server 3 side receives an access request from a client 1, collates a user ID and a password from the client 1 with a user ID and a password reserved by itself. When the user ID and the password coincide as the collation result, the succeeding access for the server 3 of the client is allowed. When the personal identification processing is finished, the execution of a program is instructed for the server 3. The server 3 executes this program to read new information out of an information data base in a storage device 4 and to send it to the client 1. The client 1 displays the sent new information.



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CLAIMS

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## [Claim(s)]

[Claim 1] In the firm banking service approach of accessing the server installed in the bank side through the communication network from the client installed in the customer side, and receiving firm banking service While said server memorizes beforehand the What's New with which the store of inside and/or outside is provided as What's New service with the gestalt of a database according to the field When the information which shows the field of the What's New which a customer's user ID and a customer wish is memorized beforehand and said client accesses said server Based on the user ID used for the personal authentication at the time of the access, said server acquires the information which shows said field corresponding to this user ID. The firm banking service approach characterized by carrying out the visible output of the What's New which took out the What's New corresponding to the information which shows the field concerned from said storage for said What's New service, transmitted to said client, and was transmitted in said client.

[Claim 2] Said server is the firm banking service approach characterized by offering said What's New service after said firm banking service is offered in the firm banking service approach according to claim 1.

[Claim 3] It is the firm banking service approach characterized by for said What's New having the date, and for said server memorizing the date which said What's New took out for every access of said client, taking out the What's New which has a date after the accessed date from said store last time in the firm banking service approach according to claim 1, and transmitting to said client.

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## DETAILED DESCRIPTION

## [Detailed Description of the Invention]

[0001]

[Field of the Invention] This invention relates to the firm banking service approach for a customer to receive the service (firm banking service) of banking relation, such as transfer, on-line.

[0002]

[Description of the Prior Art] It communicates through a communication network conventionally to the server by which the customer was installed in the bank using the personal computer of his company etc., and is the service (for example, it transfers and it has become possible to receive service of inquiry for the balances of savings etc.) of bank related business.

[0003]

[Problem(s) to be Solved by the Invention] Since the service which can offer a bank is various, it has the customer who does not need this information even if it is going to offer various kinds of information, such as information relevant to service, and a financial-related newspaper article, to the client (computer accessible to a server) of the customer who accessed the server. For such a customer, information not to see can be shown compulsorily and a sense of closeness and sense of reliability over a bank will be spoiled.

[0004] Then, the purpose of this invention is to offer the firm banking service approach that a customer [ finishing / a firm banking service contract ] can perform interest owner \*\*\*\*\* for every customer if needed.

[0005]

[Means for Solving the Problem] In order to attain such a purpose, invention of claim 1 In the firm banking service approach of accessing the server installed in the bank side through the communication network from the client installed in the customer side, and receiving firm banking service While said server memorizes beforehand the What's New with which the store of inside and/or outside is provided as What's New service with the gestalt of a database according to the field When the information which shows the field of the What's New which a customer's user ID and a customer wish is memorized beforehand and said client accesses said server Based on the user ID used for the personal authentication at the time of the access, said server acquires the information which shows said field corresponding to this user ID. It is characterized by carrying out the visible output of the What's New which took out the What's New corresponding to the information which shows the field concerned from said storage for said What's New service, transmitted to said client, and was transmitted in said client.

[0006] Invention of claim 2 is characterized by said server offering said What's New service, after said firm banking service is offered in the firm banking service approach according to claim 1.

[0007] As for said What's New, invention of claim 3 has the date in the firm banking service approach according to claim 1, said server memorizes the date which said What's New took out for every access of said client, the What's New which has a date after the accessed date last time is taken out from said storage, and it is characterized by transmitting to said client.

[0008]

[Embodiment of the Invention] Hereafter, the operation gestalt of this invention is explained to a detail with reference to a drawing.

[0009] Drawing 1 shows the system configuration of this invention operation gestalt. In drawing 1, 1 is a client which a customer side uses and the program for communicating with the server 3 by the side of a bank is installed beforehand (mounting). This program communicates with the communications protocol currently used in communication networks, such as the communications protocol called WWW (WorldWide Web), i.e., the Internet etc. CDROM and the floppy disk by which this program was recorded are passed when a firm banking system use contract is contracted with a bank among customers. Moreover, it is also possible to download from the server 3 of a bank to a client. A client 1 uses user ID and a password, when user ID and a password are given from a bank and access a server 3.

[0010] The server 3 has memorized files, such as the file the name (called a tag) was indicated to be by this HTML document and which can be linked, for example, an image, voice, a text, and a program, to a recording device like an internal hard disk with the HTML document displayed by the client and other information, and this gestalt. The storage 4 which memorized the information database concerning this invention is connected to a server 3.

[0011] This information database holds information for every class of an informational field, for example, field which the customer registered. The date by which the information was registered into the database is added to information. Moreover, in the case of a name, the address, the class of firm banking service (service) to be used, the necessity of the data utility of What's New, and an important point, the field is accumulated into the server 3 with the gestalt of a database into the server 3 as information (it is hereafter named customer information generically) about a customer.

[0012] The client 1 and the server 3 are connected to a communication network 2 like the Internet. In addition, you may connect with a communication network 2 directly, and a client 1 may be connected to a communication network through a provider's gateway called a provider.

[0013] Next, an HTML document is explained. While indicating a character string to display on an HTML document, the directory (memory location) name of an image to display, the DISUREKUTORI name of the program which you want to perform, a character string and the format of an image, for example, a font size, the display position of an image, magnitude, etc. are indicated. The above-mentioned format is analyzed by called programs, such as a browser, the image for [ corresponding to format ] a display is compounded in the computer which performs a browser, and, as for this HTML document, that synthetic image is displayed.

[0014] The playback output also of the speech information is carried out in relation to a display. The program performed in

relation to the display of an HTML document can receive a numerical input from a user, can be calculated using the inputted numeric value, and can perform processing in which the count result etc. is displayed.

[0015] moreover, the identifier of another HTML document — if the link place to call is indicated, only the identifier of an HTML document will be displayed, and if a user specifies this identifier with a mouse, a current display will change to the display of the HTML document of a link place. It can also substitute for an image instead of the identifier of an HTML document.

[0016] Based on the above point, the system behavior of this invention operation gestalt is explained, referring to drawing 2 - drawing 6.

[0017] Drawing 2 - drawing 4 show an example of the display displayed on the drop of a client 1. Drawing 5 shows the procedure by the side of a client 1, and drawing 6 shows the procedure by the side of a server 3.

[0018] A customer's starting of the program passed from the bank starts the procedure of drawing 5 in a client 1. A client 1 uses the communication link address (English character string which usually starts in http:) of the server 3 defined beforehand, and accesses a server 3. If it succeeds in access, the screen which requires the input of user ID and a password will be displayed. A customer enters from a keyboard the user ID and the password which are assigned from the bank (or the user ID and the password which have been saved input), and performs personal authentication (step S10 of drawing 5).

[0019] In a server 3 side, if the access request from a client 1 is received, it will collate with the password and user ID which have saved the user ID and the password from a client 3 at self. If user ID and a password are in agreement as a result of collating, access after receiving the server 3 of a client 1 will be permitted. Then, the procedure of drawing 6 is started in a server 3.

[0020] After personal authentication processing is completed, a client 1 is the HTML document (the above-mentioned communication link address serves as the memory location of a server 1.) of a server 3 to a head page, generally it is called a homepage — having — it reads and a display as shown in drawing 2 using an above-mentioned browser is performed (step S20 -> S30 of drawing 5). Here, 11 is two or more carbon buttons for shifting to each firm banking service. A customer operates a desired carbon button with a mouse, and receives firm banking service. Since processing about this service can be made to be the same as usual, detailed explanation is omitted. In addition, a customer operates a carbon button 12 to end the communication link with a server 3.

[0021] After a customer shifts to desired firm banking service, and receives firm banking service and the processing is completed, the annunciator 22 of What's New service as shown in drawing 3 is displayed. Incidentally, actuation of the carbon button of a name called OOO personal computer service (domestic) of drawing 2 displays the screen of drawing 3. It is the carbon button group 21 by which the left-hand side field of this screen shifts to the detail of firm banking, and right-hand side serves as a field which inputs information or is displayed in each service. Firm banking processing ends the condition of drawing 3, and the condition that the carbon button for guidance to What's New service (an image is used) is displayed on screen right-hand side is shown.

[0022] The client 1 to which he detected this actuation when the customer specified the carbon button 22 with the mouse (a mouse cursor is specifically located in a carbon button 22, and the click carbon button of a mouse is operated twice [ 1/ ]) directs the program execution related with this carbon button 22 of HTML sentence Kakiage to a server 3. In a server 3, by performing this program, What's New is read from the information data berth of a store 4, and it transmits to a client 1. In a client 1, the transmitted What's New is displayed, as shown in drawing 4 (step S70 -> S80 of drawing 5, steps S120-S150 of drawing 6 R> 6).

[0023] Since this processing relates to this invention, it is explained to a detail. Actuation of the carbon button 22 of drawing 3 tells the information on to that effect to a server 3 from a client 1. According to this information, the program for database retrieval is performed by the server 3. First, a server 3 uses the user ID (it inputs at the time of a log in) of the accessed client 1 now, and takes out the field information on data utility that the user is proposing, and the read-out time of the last information database from the database in equipment (step S130 of drawing 6).

[0024] A server 3 begins to be picking about the What's New (HTML document) which corresponds to the taken-out field information and has a date after the aforementioned read-out time. For this reason, after a server 3 takes out in memory the What's New with which field information agrees first, it compares the date of each What's New in memory with the last read-out time, and takes out the corresponding What's New.

[0025] The above processing is performed and the taken-out HTML document is sent to a client 1, and it is displayed as shown in the sign 32 of drawing 4 (step S140 -> S150 of drawing 6).

[0026] A customer can change and control the display screen of two or more What's New forward and backward by operating the carbon buttons 33 and 34 of drawing 4. If a carbon button 31 is operated when a customer wants to end presenting of What's New, the procedure of drawing 5 will shift to step S40 from step S90, and the display of the client 1 of drawing 2 will return to the display of drawing 2.

[0027] If a customer finally operates the carbon button 12 of drawing 2, the communication link between a client 1 and a server 3 will be cut, and processing will be completed (step S50 -> S55 of drawing 5, step S110 -> S115 of drawing 6). In addition, the date which transmitted What's New is recorded on the database of the customer information in equipment by the server 3 side for next time. In addition, since the display of the carbon button 22 of drawing 3 R> 3 is not performed after termination of firm banking service based on the information on the necessity of the data utility registered into this database when the customer is registering the purport [ win / popularity ] for offer of data utility, a customer cannot shift to data utility.

[0028] As explained above, since a customer looks at only the What's New according to field, according to this invention, he does not need to look at the information on other unnecessary fields.

[0029] The following gestalt other than an above-mentioned operation gestalt can be carried out.

[0030] 1) With an above-mentioned operation gestalt, an HTML document is used, and although the example which offers firm banking and What's New service was explained, firm banking service and What's New service may be offered using a communications protocol which is called GOPHER, not only an HTML document but the correspondence procedure, for example, FTP, of other common knowledge.

[0031] 2) If it does not access from a client 1 for a while to a server 3, the What's New which a client 1 receives will be extensive. Then, only the What's New from accessed this time to before a fixed period can also be offered from a server 3. Furthermore, What's New can be displayed when delivery and a customer choose a title from a server 3 as a client 1 for the list which indicated the title of \*\*\*\*\*. Whether between top Norikazu commuter's tickets passed can calculate the difference of the read-out time of the last What's New memorized by the database, and time at present, and it can be distinguished by comparing with a threshold.

[0032] 3) Voice and sound may be made intermingled with an alphabetic character and an image as What's New that what is necessary is just to deal with various kinds, such as a report of a newspaper magazine, and a new statute of administration. Moreover, as a field, the classification according to extent of the capital can be used about classification, such as the field on economy, the field for every service and customer's class, for example, a corporation, and an individual, and a corporation.

[0033] 4) With an above-mentioned operation gestalt, although the Internet \*\*\*\*\* communication network was explained to the example, a communication network may use other networks. furthermore a communication configuration may use not only online (cable) but wireless — it is natural. Moreover, the computer which has not only a personal computer but communication facility as a client 1, for example, a word processor, a portable remote terminal, and the information management system called an electronic notebook can be used.

[0034] 5) Although the information which shows the necessity of What's New service and a field was memorized in the server 3 and What's New (database) was memorized to the store 4 besides a server 3 with the above-mentioned operation gestalt, both information may be memorized to the store in a server 3, and you may memorize to a store 4.

[0035] 6) With an above-mentioned operation gestalt, although What's New was only displayed in the client 1 (visible output), What's New may be printed from a printer (visible output), and the function which downloads the usual document (document which has the format of the document indicated by the character code or word-processing software) which is not an HTML document according to the demand from a client 1 can be given to a server 3. In this case, the both sides of an HTML document and the usual document are saved in the database by the server 3 side. Moreover, these documents can be transmitted with the communications protocol called MIME (download).

[0036]  
[Effect of the Invention] As mentioned above, as explained, according to invention of claim 1, the user ID which the customer accessed is used, a server detects the field which the customer wished beforehand, and a customer is provided with the What's New about this field. For this reason, it is necessary to provide a customer with no What's New, and a customer can also know only desired What's New.

[0037] In invention of claim 2, since offer service of What's New is performed after firm banking service, a customer does not forget processing of firm banking service and he does not forget What's New further.

[0038] In invention of claim 3, since only the new What's New after the last access is offered, an effective target can be provided with What's New.

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